

## CLAIMS

What is claimed is:

- 1 1. A method, comprising:
  - 2 receiving at a computer resource accessible through the Internet, a payment
  - 3 request from a first party to a two-sided transaction;
  - 4 performing risk management assessments for parties on each side of said
  - 5 transaction and declining said payment request if said risk management assessment
  - 6 produces an adverse indication, otherwise
  - 7 processing said payment request for delivery of a payment associated therewith.
- 1 2. A method as in claim 1 wherein said transaction comprises an auction.
- 1 3. A method as in claim 1 wherein said risk management assessment is performed on the
  - 2 basis of credit and authentication information derived at least in part from customer
  - 3 information received with said payment request.
- 1 4. A method as in claim 3 wherein said customer information comprises credit card
  - 2 account information.
- 1 5. A method as in claim 4 wherein said customer information further comprises bank
  - 2 account information.
- 1 6. A method as in claim 3 wherein said customer information comprises bank account
  - 2 information.
- 1 7. A method as in claim 6 wherein said bank account information comprises checking
  - 2 account information.

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1 8. A method as in claim 3 wherein said risk management assessment is performed on the  
2 basis of credit information obtained at least in part from a third party that is not directly  
3 associated with said transaction.

1 9. A method as in claim 8 wherein said third party is a credit card issuing agency or  
2 credit bureau.

1 10. A method as in claim 8 wherein said third party is a bank.

1 11. A method as in claim 8 wherein said third party is an electronic check acceptance  
2 and/or guarantee service provider.

1 12. A method as in claim 3 wherein said risk management assessment includes an  
2 automated component and a non-automated component.

1 13. A method as in claim 3 wherein said automated component of said risk management  
2 assessment relies, at least in part, on risk assessment scoring provided by a third party  
3 that is not directly associated with the transaction.

1 14. A method as in claim 1 wherein said payment request includes customer information  
2 received in response to one or more solicitations therefor.

1 15. A method as in claim 14 wherein said customer information includes buyer and seller  
2 information.

1 16. A method as in claim 15 wherein said buyer and seller information includes e-mail  
2 addresses for one or more parties to said transaction.

1 17. A method as in claim 14 wherein said one or more solicitations are presented as  
2 Web forms to be completed by at least one party to said transaction.

- 1 18. A method as in claim 1 wherein said payment request includes credit and  
2 authentication information for said first party to said transaction.
- 1 19. A method as in claim 18 wherein said credit and authentication information  
2 includes credit card account information and/or bank account information.
- 1 20. A method as in claim 19 wherein said credit and authentication information is  
2 received in response to one or more solicitations therefor.
- 1 21. A method as in claim 20 wherein said solicitations are presented as Web forms for  
2 completion by said first party to said transaction.
- 1 22. A method as in claim 1 wherein processing said payment request comprises:  
2 submitting a payment authorization request; and  
3 upon receiving a settlement indication regarding said payment authorization  
4 request, transmitting said payment.
- 1 23. A method as in claim 22 wherein said payment is transmitted as a check.
- 1 24. A method as in claim 22 wherein said payment is transmitted as a money order.
- 1 25. A method as in claim 22 wherein said payment is transmitted as an instruction to  
2 have funds automatically deposited in an account.
- 1 26. A method as in claim 25 wherein said account is identified by at least one of the  
2 parties to said transaction prior to said transaction.
- 1 27. A method as in claim 25 wherein said account is identified as part of said payment  
2 request.

1 28. A method as in claim 22 wherein said payment authorization request is submitted  
2 to a check acceptance and/or guarantee service provider.

1 29. A method as in claim 22 wherein said payment authorization request is submitted  
2 to a thir party not directly associated with said transaction.

1 30. A method as in claim 22 wherein said settlement indication comprises funds to  
2 satisfy said payment authorization request.

1 31. An electronic transaction system, comprising:  
2 a user interface configured to receive, via the Internet, a payment request from a  
3 first party to a two-sided transaction; and  
4 a risk management assessment system configured to (1) perform a risk assessment  
5 of parties on each side of said transaction, and (2) decline said payment request if the risk  
6 assessment produces an adverse indication, or process said payment request for delivery  
7 of a payment associated therewith where no such adverse indication is produced.

1 32. A system as in claim 31 wherein said risk management assessment system is  
2 configured to perform said risk management assessment on the basis of credit and  
3 authentication information provided via said user interface.

1 33. A system as in claim 32 wherein said credit and authentication information  
2 comprises credit card account information.

1 34. A system as in claim 32 wherein said credit information comprises bank account  
2 information.

1 35. A system as in claim 34 wherein said bank account information comprises  
2 checking account information.

1 36. A system as in claim 32 wherein said risk management assessment system is  
2 configured to utilize risk assessment scoring provided by a third party that is not directly  
3 associated with the transaction.

1 37. A system as in claim 31 wherein said user interface is configured to solicit  
2 customer information from a party to said transaction.

1 38. A system as in claim 37 wherein said customer information includes buyer and  
2 seller information.

1 39. A system as in claim 38 wherein said buyer and seller information includes e-mail  
2 addresses for one or more parties to said transaction.

1 40. A system as in claim 37 wherein one or more solicitations are presented by said  
2 user interface as Web forms to be completed by at least one party to said transaction.

1 41. A system as in claim 31 wherein said electronic transaction system is configured  
2 to process said payment request by submitting a payment authorization request and, upon  
3 receiving a settlement indication regarding said payment authorization request,  
4 transmitting said payment.

1 42. A system as in claim 41 wherein said payment is transmitted as a check.

1 43. A system as in claim 41 wherein said payment is transmitted as a money order.

1 44. A system as in claim 41 wherein said payment is transmitted as an instruction to  
2 have funds automatically deposited in an account.